### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re: : :

**Ford City Condominium** Case No.: 21-05193

Association Chapter 11

Judge Deborah L. Thorne

Debtor.

## **NOTICE OF MOTION**

TO: See attached list.

PLEASE TAKE NOTICE that on October 9, 2024, at 01:00 pm, I will appear before the Honorable Judge Deborah L. Thorne, or any judge sitting in that judge's place, either in courtroom 682 of the U.S. Court for the Northern District of Illinois, 219 South Dearborn, Chicago, IL 60604, or electronically as described below and present the Motion of The Huntington National Bank for Relief from Stay, a copy of which is attached.

Important: Only parties and their counsel may appear for presentment of the motion electronically using Zoom for Government. All others must appear in person.

To appear by Zoom using the internet, go to this link: https://www.zoomgov.com/. Then enter the meeting ID and passcode.

To appear by Zoom using a telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID and passcode.

**Meeting ID and passcode.** The meeting ID for this hearing is 160 9362 1728 and the passcode is NO PASSCODE REQUIRED. The meeting ID and passcode can also be found on the judge's page on the court's web site.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without calling it.

The Huntington National Bank

/s/ Adam B. Hall By:

Todd J. Ruchman (6271827) Adam B. Hall (0088234) MDK Legal

P.O. Box 165028

Case 21-05193 Doc 344 Filed 09/18/24 Entered 09/18/24 17:11:58 Desc Main Document Page 2 of 9

Columbus OH 43216-5028 Contact email is tjruchman@manleydeas.com

#### **CERTIFICATE OF SERVICE**

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

William B Avellone, bill.avellone@charteredmgt.com

Scott R Clar, Attorney for Ford City Condominium Association, sclar@cranesimon.com

Jacob Comrov, Attorney for Ford City Condominium Association, jcomrov@cranesimon.com

Shanita Q Straw, Attorney for Ford City Condominium Association, sstraw@cranesimon.com

Ford City Condominium Association, 4300 Ford City Drive Unit 105, Chicago, IL 60652

Leethel Franklin, 4280 Ford City Drive, Chicago, IL 60452

ACR Net Elevator Services, Anthony White, 402 W. Boughton Road Ste. G, Bolingbrook, IL 60440

Anderson Elevator/Southwest Industry, Bankruptcy Dept, 2801 S. 19<sup>th</sup> Ave., Broadview, IL 60155

AT&T, PO Box 5080, Carol Stream, IL 60197

Chad & Prince, Bk Dept, 16w343 86rd Street A, Burr Ridge, IL 60527

City of Chicago Department of Buildings, Bankruptcy Department, 2045 W. Washington Blvd., Chicago, IL 60612

Case 21-05193 Doc 344 Filed 09/18/24 Entered 09/18/24 17:11:58 Desc Main Document Page 4 of 9

Comcast, Attn: Bk Dept, PO Box 70219, New York, NY 10176

ComEd, Po Box 6111, Carol Stream, IL 60197-6111

Ford City Realty LLC, Bankruptcy Dept, 150 Great Neck Road 304, Great Neck, NY 11021

Parkway Elevator, Bankruptcy Dept, 2944 W. Lake Street, Chicago, IL 60612

People's Gas, PO Box 6050, Carol Stream, IL 60197

Total Masonry, LLC, 390 Monaco Drive, Roselle, IL 60172

/s/ Adam B. Hall				
09/18/2024				

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

:

In re:

Ford City Condominium : Case No.: 21-05193

Association : Chapter 11

: Judge Deborah L. Thorne

:

# MOTION OF THE HUNTINGTON NATIONAL BANK FOR RELIEF FROM THE AUTOMATIC STAY (FIRST MORTGAGE)

The Huntington National Bank ("Creditor"), by and through the undersigned counsel, moves the Court pursuant to 11 U.S.C. § 362(d) for an Order granting relief from the automatic stay on the real property located at 4280 Ford City Drive, Chicago, IL 60452 ("Property"). In support of its motion, Creditor states the following:

- Ford City Condominium Association ("Debtor") filed a petition for relief under Chapter
   of the Bankruptcy Code on April 20, 2021 (the "Petition Date").
- 2. On March 31, 2005, Leethel Franklin (the "Obligor") executed a Real Estate and Non-Real Estate Secured and Unsecured Fixed or Variable Rate Note & Security Agreement Closed End in the original amount of \$61,000.00 (the "Note"). A copy of the Note is attached hereto as Exhibit A.
- 3. To secure the Note, a Consumer Loan Mortgage was given March 31, 2005 and recorded April 8, 2005. A copy of the Mortgage is attached as Exhibit B, evidencing perfection of Creditor's security interest in the Property which is more particularly described in the Mortgage.
- 4. There are no other liens against the property as listed in Debtor's Schedule D. Debtor did not list the Property in their Schedules or Chapter 11 Plan.

- 5. Debtor is not a signatory to the Note and Mortgage. Debtor may hold an interest in the Property and will be listed in the foreclosure matter to extinguish any interest Debtor may have in the Property.
- 6. Due to Debtor's interest in the Property, the Debtor is a necessary party to the foreclosure action.
- 7. As of September 6, 2024 the total outstanding amount due on the Note is \$61,055.76 which consists of:

Principal	\$51,302.70
Interest	\$4,910.18
Escrow advance	\$2.48
Late charges	\$309.90
Other Fees	\$132.00
Total fees	\$118.00
Recoverable balance	\$4,280.50
Suspense funds	\$(0.00)

- 8. As of September 6, 2024, Obligor owes Creditor for 14 months payment in the amount of \$495.25 per month, from July 2023 through August 2024, totaling \$6,933.50.
- 9. Creditor seeks relief from the automatic stay pursuant to 11 USC § 362(d) to proceed under applicable non-bankruptcy law to enforce its remedies to repossess and sell the Property.
- 10. Creditor is entitled to relief from the automatic stay for the following reason(s):
  - a. Creditor is not adequately protected per 11 USC § 362(d)(1) based upon Debtor's default.
- 11. Creditor hereby waives the right under 11 U.S.C. § 362(e) to a hearing on this motion within 30 days of the date it is filed. Creditor further requests that Rule 4001(a)(3) be waived so that an Order Granting Relief from the Automatic Stay will take immediate effect.

WHEREFORE, Creditor prays for the entry of the attached Order Granting Relief from the Automatic Stay.

Respectfully submitted,

/s/ Adam B. Hall

Todd J. Ruchman (6271827) Adam B. Hall (0088234) Stephen R. Franks (0075345) Manley Deas Kochalski LLC P.O. Box 165028 Columbus OH 43216-5028 Telephone: 614-220-5611

Fax: 614-627-8181 Attorneys for Creditor

The case attorney for this file is Todd J.

Ruchman.

Contact email is

tjruchman@manleydeas.com

#### **CERTIFICATE OF SERVICE**

I certify that on \_\_\_\_\_\_\_, a copy of the foregoing Motion of The Huntington

National Bank for the Automatic Stay was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

William B Avellone, bill.avellone@charteredmgt.com

Scott R Clar, Attorney for Ford City Condominium Association, sclar@cranesimon.com

Jacob Comrov, Attorney for Ford City Condominium Association, jcomrov@cranesimon.com

Shanita Q Straw, Attorney for Ford City Condominium Association, sstraw@cranesimon.com

I certify that on \_\_\_\_\_\_\_, a copy of the foregoing document was sent

by U.S. Mail to the following:

Ford City Condominium Association, 4300 Ford City Drive Unit 105, Chicago, IL 60652

Leethel Franklin, 4280 Ford City Drive, Chicago, IL 60452

ACR Net Elevator Services, Anthony White, 402 W. Boughton Road Ste. G, Bolingbrook, IL 60440

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Case 21-05193 Doc 344 Filed 09/18/24 Entered 09/18/24 17:11:58 Desc Main Document Page 9 of 9

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Total Masonry, LLC, 390 Monaco Drive, Roselle, IL 60172

_	/s/ Adam B. Hall	
Date: _	09/18/2024	